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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: David J. Wilson et al.

Title: METHOD AND ARCHITECTURE FOR FACILITATING PAYMENT TO E-COMMERCE  
MERCHANTS VIA A PAYMENT SERVICE

Docket No.: 2043.034US1  
Filed: December 31, 2003  
Examiner: Steven Wasylchak

Serial No.: 10/749,684  
Due Date: N/A  
Group Art Unit: 3624

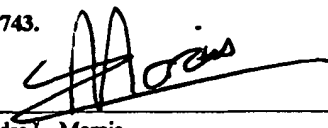
Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

- ☒ Return postcard.
- ☒ Supplemental Information Disclosure Statement (2 pgs.), Form 1449 (1 pg.), and copies of 2 cited documents.

Please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.  
Customer Number 49845

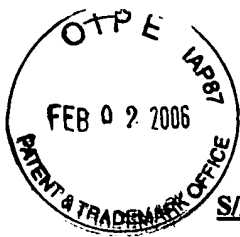
By:   
Atty: Andre L. Marais  
Reg. No. 48,095

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 31 day of January, 2006.

John D. Gustav-Wrathall  
Name

  
Signature

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.  
(GENERAL)



**S/N 10/749,684**

**PATENT**

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Serial No.:	10/749,684	Group Art Unit:	3624
Filed:	December 31, 2003	Docket:	2043.034US1
Title:	METHOD AND ARCHITECTURE FOR FACILITATING PAYMENT TO E-COMMERCE MERCHANTS VIA A PAYMENT SERVICE		

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**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 *et. seq.*, the enclosed materials are brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicants respectfully request that this Supplemental Information Disclosure Statement be entered and the documents listed on the attached Form 1449 be considered by the Examiner and made of record. Pursuant to the provisions of MPEP 609, Applicants request that a copy of the 1449 form, initialed as being considered by the Examiner, be returned to the Applicants with the next official communication.

Pursuant to 37 C.F.R. §1.97(b), it is believed that no fee or statement is required with the Supplemental Information Disclosure Statement. However, if an Office Action on the merits has been mailed, the Commissioner is hereby authorized to charge the required fees to Deposit Account No. 19-0743 in order to have this Supplemental Information Disclosure Statement considered.

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Serial No :10749,684

Filing Date: December 31, 2003

Title: METHOD AND ARCHITECTURE FOR FACILITATING PAYMENT TO E-COMMERCE MERCHANTS VIA A PAYMENT SERVICE

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Dkt: 2043.034US1

Pursuant to 37 C.F.R. 1.98(a)(2), Applicant believes that copies of cited U.S. Patents and Published Applications are no longer required to be provided to the Office. Notification of this change was provided in the United States Patent and Trademark Office OG Notices dated October 12, 2004. Thus, Applicant has not included copies of any US Patents or Published Applications cited with this submission. Should the Office require copies to be provided, Applicant respectfully requests that notice of such requirement be directed to Applicant's below-signed representative. Applicant acknowledges the requirement to submit copies of foreign patent documents and non-patent literature in accordance with 37 C.F.R. 1.98(a)(2).

The Examiner is invited to contact the Applicants' Representative at the below-listed telephone number if there are any questions regarding this communication.

Respectfully submitted,

DAVID J. WILSON ET AL.

By their Representatives,

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.  
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408-278-4042

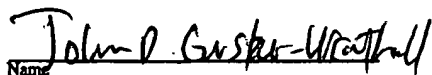
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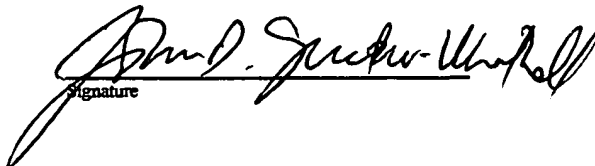
Andre L. Marais  
Reg. No. 48,095

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Name

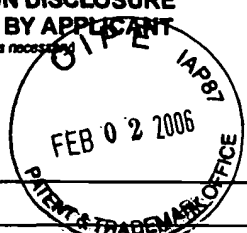


Signature



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
(Use as many sheets as necessary)



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

PTO/SB/08A(10-01)  
Approved for use through 10/31/2002. OMB 031-0001  
US Patent & Trademark Office: U.S. DEPARTMENT OF COMMERCE

Complete if Known

Application Number	10/749,684
Filing Date	December 31, 2003
First Named Inventor	Wilson, David
Group Art Unit	3624
Examiner Name	Wasylchak, Steven

Sheet 1 of 1

Attorney Docket No: 2043.034US1

**US PATENT DOCUMENTS**

Examiner Initial *	USP Document Number	Publication Date	Name of Patentee or Applicant of cited Document	Filing Date if Appropriate
	US-5,778,178	07/07/1998	Arunachalum, L.	08/05/1996
	US-5,987,500	11/16/1999	Arunachalam, Lakshmi	06/20/1997
	US-6,212,556	04/03/2001	Arunachalam, Lakshmi	04/21/1999

**FOREIGN PATENT DOCUMENTS**

Examiner Initial*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	T <sup>2</sup>
	WO-04086190A3	10/07/2004	Li, D., et al.	

**OTHER DOCUMENTS -- NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>3</sup>
		BRAIN, MARSHALL, "How Internet Cookies Work", <a href="http://computer.howstuffworks.com/cookie.htm">http://computer.howstuffworks.com/cookie.htm</a> , (2003), 7 pgs.	

EXAMINER

DATE CONSIDERED

Substitute Disclosure Statement Form (PTO-1449)

\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 608. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional) Applicant is to place a check mark here if English language Translation is attached